



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael Lewis

Serial No.: 09/708,124

Filed: November 2, 2000

For: METHOD AND APPARATUS FOR
EVALUATING FRAUD RISK IN AN ELECTRONIC
COMMERCE TRANSACTION

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Confirmation No.: 9086

Group Art Unit No.: 3624

Examiner: Sandra S. Snapp

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SEP 23 2004

GROUP 3600

REPLY TO OFFICE ACTION

Sir:

In reply to the Office Action mailed June 17, 2004, the shortened statutory period for which runs until September 17, 2004, reconsideration of the application is respectfully requested in light of the amendments and remarks herein. Amendments to the specification, amendments to the claims, and remarks are presented on separate sheets below.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 15 of this paper.

An **Appendix** including an Application Data Sheet showing the mailing addresses of inventors is attached following page 22 of this paper.

09/21/2004 BABRAHA1 00000043 09708124

01 FC:1202
02 FC:1201

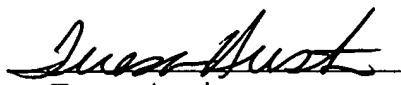
72.00 OP
258.00 OP

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Mail Stop Amend, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

on September 16, 2004

by

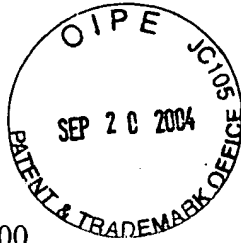

Teresa Austin

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) Confirmation No. 9086

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For: METHOD AND APPARATUS FOR EVALUATING FRAUD RISK IN AN
ELECTRONIC COMMERCE TRANSACTION

Mail Stop Amend
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is a Reply to Office Action in the above-identified application.

- ☒ Additional fee is required.
- ☒ Also attached: Application Data Sheet
- ☐ Applicant claims small entity status per 37 CFR 1.27(c)(1).
- ☒ Return Receipt Postcard.

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GROUP 3600

The fee has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	30	26	4	\$18.00	\$ 72.00
Independent Claims	9	6	3	\$86.00	\$ 258.00
Multiple claims newly presented					\$ 0.00
Fee for extension of time					\$ 0.00
TOTAL FEE DUE					\$ 330.00

- ☒ Enclosed is a check in the amount of \$330.00.
- ☒ Please charge any and all deficiencies to Deposit Account No. 50-1302. An additional copy of this transmittal sheet is submitted herewith.

- ☒ The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment, to Deposit Account No. 50-1302, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP



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on September 16, 2004 by 